

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

ERIKA A. HUBER  
MARC HUBER  
Debtor(s)

Case No. 06-14241

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/01/2006.
- 2) The plan was confirmed on 02/23/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/12/2009.
- 5) The case was dismissed on 01/29/2010.
- 6) Number of months from filing to last payment: 33.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$67,650.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$19,079.50
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$19,079.50**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,540.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$937.66
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$2,477.66**

Attorney fees paid and disclosed by debtor: \$1,460.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERITECH	Unsecured	599.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	826.00	NA	NA	0.00	0.00
CARDMEMBERS SERVICES	Unsecured	392.00	NA	NA	0.00	0.00
CITIFINANCIAL	Unsecured	2,237.00	NA	NA	0.00	0.00
COMED LEGAL REVENUE RECOVERY	Unsecured	410.00	NA	NA	0.00	0.00
DISH NETWORK	Unsecured	148.00	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	12,004.00	12,004.88	12,004.88	1,696.09	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	9,620.00	9,449.24	9,449.24	1,335.02	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,277.00	1,277.92	1,277.92	180.51	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	392.00	379.19	379.19	53.56	0.00
ECMC	Unsecured	51,001.00	51,428.08	51,428.08	7,265.93	0.00
EMC MORTGAGE	Secured	27,479.79	1,447.98	1,447.98	1,447.98	0.00
EMC MORTGAGE	Secured	NA	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	1,371.00	NA	NA	0.00	0.00
FMS INC	Unsecured	179.00	NA	NA	0.00	0.00
GOOD SHEPHERD HOSPITAL	Unsecured	382.00	NA	NA	0.00	0.00
HOME DEPOT	Unsecured	2,273.00	NA	NA	0.00	0.00
LAKE COUNTY COLLECTOR	OTHER	NA	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	2,727.00	NA	NA	0.00	0.00
NATONAL OPPORTUNITIES	Unsecured	500.00	NA	NA	0.00	0.00
NCO FINANCIAL SYSTEMS INC	Unsecured	147.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	250.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	325.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	2,727.00	2,727.11	2,727.11	385.27	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	NA	608.94	608.94	86.02	0.00
ROUNDUP FUNDING LLC	Unsecured	826.00	537.81	537.81	75.97	0.00
ROUNDUP FUNDING LLC	Unsecured	3,486.00	3,336.26	3,336.26	471.32	0.00
SBC AMERITECH	Unsecured	115.00	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	2,715.00	NA	NA	0.00	0.00
SEARS BKRUPTCY RCVRY MGMT SV	Unsecured	893.00	NA	NA	0.00	0.00
THD CBSD	Unsecured	2,346.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TRI COUNTY EMERGENCY PHYSICIA	Unsecured	209.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	24,500.00	25,510.20	25,510.20	3,604.17	0.00
VILLAGE OF WAUKEGAN	Unsecured	162.00	NA	NA	0.00	0.00
VW CREDIT	Secured	NA	NA	NA	0.00	0.00
WASTE MANAGEMENT NORTH	Unsecured	111.00	NA	NA	0.00	0.00
WAUKEGAN COMMUNITY UNIT SCH	Unsecured	150.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,447.98	\$1,447.98	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,447.98</b>	<b>\$1,447.98</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$107,259.63</b>	<b>\$15,153.86</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$2,477.66</u>	
Disbursements to Creditors	<u>\$16,601.84</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$19,079.50</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/08/2010

By: /s/ Glenn Stearns

---

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.